

"THE FORTS HAVE FALLEN."
United States coast defenses hopelessly
outraged by guns of the enemy fleet.
Read about the brave fight they made
in "The Invasion of America"
in next Sunday's SUN.



Sun.

THE WEATHER FORECAST.
Fair to-day and to-morrow; rising tem-
perature to-morrow.
Highest temperature yesterday, 52; lowest, 39.
Detailed weather, mail and marine reports on page 13.

VOL. LXXXII.—NO. 226.

NEW YORK, WEDNESDAY, APRIL 14, 1915.—Copyright, 1915, by the Sun Printing and Publishing Association.

PRICE TWO CENTS.

KAISER TAKES COMMAND ON EAST FRONT

German Counter Attacks to
Divert Czar's Troops
From Carpathians.

LAUNCH NEW DRIVE IN RUSSIAN POLAND

Increased Forces Attempt
to Push Along Niemen
From Suwalki.

ROSSWITZ AGAIN IS BOMBARDED

Russians Take More Heights
and Repulse Austrian At-
tacks With Bayonets.

Special Cable Dispatch to THE SUN.
PETERSBURG, April 13.—The Austro-
German drive from Barföld toward
Rossitz in order to cut in behind the Rus-
sian communications is set forth in the
official statement of the General Staff
made public to-day. It is also ap-
parent that the Russians have the situa-
tion well in hand.

Along all the sectors of the battle line
there has been fighting. The counter
attacks were expected and there
were sufficient troops to meet them with-
out relieving the forces in the moun-
tains. The statement follows:

The battle in the Carpathians on
Sunday and Monday developed with
great intensity from the direction of
Barföld toward Rossitz.

The Russian corps advanced on
both banks of the Ondava, south of
Stropkov. We captured several
heights to the northeast of Telep-
tse and won a victory in the
direction of Uzok, where after very
violent fighting several heights in
the vicinity of the villages of Buko-
vits, Belfer and Vysokontzy were
taken by us. In this section the
Russians captured 2,700 prisoners.

On the heights south of Voloskova,
particularly in the vicinity of Ko-
povka, the Austrians delivered
several attacks in great strength,
but all were repulsed with enormous
losses.

The Austrians on Sunday night
delivered several fierce attacks on
an extended Russian front in the
direction of Zaleskoye. The Rus-
sians fought with great heroism and
the attack was repulsed. Our in-
fantry met the attack with the bayonet
and maintained their supremacy.

West of the Niemen we repulsed
several German attacks.

In other sectors along the whole
of the Russian front frequent en-
counters between reconnoitering de-
tachments have occurred.

GERMANS LEAD TROOPS.

Kaiser's Generals Now Direct
Operations in Carpathians.

Special Cable Dispatch to THE SUN.
London, April 13.—The battle of the
Carpathians is to decide the duration
of the European war in the opinion of
British military observers. It is im-
portant in Russian eyes is shown by
a dispatch sent to-night to the Daily Mail
by its correspondent at Petrograd.

"The scale upon which the battle
which is to decide the fate of Austria
is being fought is indicated by the fact
that the enemy is believed to have
125,000 men in the Carpathians," says
the dispatch. "Until lately they had
three armies there; now they have
two, disposed thus: One on the upper
Danube River, in the region of Kan-
feld, commanded by the Archduke Eu-
gen Friedrich; No. 2 in the region of
Mez Labor, Lunkov Pass and Rostok
Pass, commanded by Gen. Borietzky;
No. 3 at Uzok Pass, commanded by
Gen. Remond; No. 4, on the line of
Koskew, Koskewka and Tschukowa Pass,
under the command of Gen. Alexander
Linsingen of the German army, and
No. 5 in East Galicia, commanded by
Gen. Planer.

Gen. Linsingen, who is a Ger-
man, has a conference, Gen. Voroshilov, also
a German, who is in command of a
mixed army on the Nida and lower
Danube rivers instead of the Austrian
General Dankl, who has disappeared
from public view and may have been
expedited.

British Cruisers Sink Mine Layers

Naval Battle Destruction of
Trawlers Flying Neu-
tral Flags.

Special Cable Dispatch to THE SUN.
LONDON, April 13.—The correspondent
of THE SUN understands that there has
been no naval fight in the North Sea.
The true explanation of the reports to
this effect is that a patrolling squadron
frustrated an attempt by the
Germans to lay mines in immense num-
bers by means of trawlers.

The squadron sighted numerous ap-
parently innocent trawlers flying the
Norwegian flag. The weather was thick
and the density of the fog in part of
the area resulted in a collision between
one of the British warships and a traw-
ler. The latter was instantly blown up
by a terrific explosion. The other
trawlers tried to escape, but were pur-
sued and captured. It was then dis-
covered that they were Germans, where-
upon they were sunk by gunfire, which
with the huge explosions of the trawlers
gave a vivid impression of a battle.

The incident is additionally interest-
ing in view of German endeavors to raise
again the cry of Great Britain's mis-
use of neutral flags.

LONGEST AIR RAID REPORTED.

French Fliers Said to Have Bom-
barded Hamburg Barracks.

Special Cable Dispatch to THE SUN.
LONDON, April 13.—Some of the bar-
racks at Hamburg were bombed and
set afire by French airmen yesterday,
according to reports from Kolding, Den-
mark. The raid was made early in the
morning. Several soldiers in the bar-
racks in Imbutterstrasse were wounded.

The report of an air raid on Hamburg
and the dropping of bombs on that city
is ascribed to a Danish merchant who
arrived at Kolding from that city. His
story is unconfirmed. The raiders are
variously stated to have been French
and English.

The Daily Mail's Copenhagen cor-
respondent quotes the author of the
story as saying two airmen dropped
bombs on the morning of April 12 on
Elmsbüllstrasse, Hamburg. The bar-
racks was hit and a great fire broke
out. Many soldiers were wounded. The
correspondent also stated that if the re-
ports are true, the longest in the history
of the war.

QUICK BREAKS WHITMAN RULE.

Smokes in Executive Chamber on
First Call on Governor.

ALBANY, April 13.—Lemuel ELLIOTT
of Columbia county, who is called the
political assassin of Mr. Whitman, called
at the Executive Chamber to-day for
the first time since the election of Mr.
Whitman as Governor and had a few
minutes' conference with him.

Mr. ELLIOTT, it was noticed, smoked
while in the big room of the Executive
suite, earning the distinction of being
the first to do so. The truth of the
matter was that the Executive
Chamber lounge did not see him, for
he sat in a far corner and talked with
one of the governors' clerks.

WILSON MAY SELL "WUXTRAS."

President Presented With News-
boy's License by Baltimore Lads.

WASHINGTON, April 13.—A group of
newsboys from Baltimore called on the
President and handed him a permit-
tance from the local child labor bureau that
would allow him to sell newspapers in the
streets of Baltimore.

The President accepted the privilege
with a smile and told the newsboys that
if ever he found himself in Baltimore
he would avail himself of the privilege,
and possibly compete with them.

NO AID FOR THE CRITICS.

BILL to Prevent Theatre Owners
From Excluding Them Is Killed.

ALBANY, April 13.—The Senate Ju-
diciary Committee, of which J. Henry
Waters of Syracuse is chairman, by a
vote of 4 to 1 to-day killed the bill
designed to prevent the manager or
owner of a theatre from excluding
from such theatre any theatrical critic.
Senator Waters did not intend the pre-
sented bill almost exactly two years
after the committee "Bear Giver"
Frank D. Sanford made a flying trip to
Albany yesterday and urged the killing
of the bill.

Divorce Bars Down, Reno Makes Merry

Town Holds Demonstration
Over Signing of 6 Months
Residence Bill.

RENO, Nev., April 13.—Reno cele-
brated to-night the passage of the "easy
divorce bill," which Gov. Boyle signed
February 23, restoring the six months
residence requirement. The celebration
was to welcome the new divorce colony,
which already numbers 100 and is aug-
mented daily. All the cafes had special
features, serving up from the familiar
cuisine to something new and novel.
The new divorce colony. All the new ar-
rivals were out in force, doing their best
to give Reno a revival of the "good old
days."

To-night's ceremonies were the climax
of a long fight to restore easy divorce
and its resultant prosperity to Reno.
Gov. Boyle signed the new "easy di-
vorce bill" almost exactly two years
after the divorce colony was estab-
lished. The divorce colony was
population. The divorce colony was
estimated at \$2,500, exclusive of "entertainment and sundries."

INDICT SLAVES, RAE TAZER AND DETECTIVE

Grand Jury Hold Girl's For-
mer Lawyers on Con-
spiracy Count.

SHE MUST ANSWER CHARGES OF FRAUD

David and Maxwell Slade, comprising
the law firm of Slade & Slade, 290
Broadway, who appeared as attorneys
of record for Rae Tazer when her \$50-
000 breach of promise suit was filed
against James W. Osborne, the former
Assistant District Attorney, were in-
dicted twice yesterday for conspiracy.

Named with them in both indictments
is Albert J. McCullough, the private
detective employed by the Hannan De-
tective Agency, 43 West Thirty-fourth
street, who is said to have done the in-
vestigating on which the Slades based
a trial indictment returned by the Fed-
eral Grand Jury yesterday charging Rae
Tazer with having used the United
States mails in furtherance of a scheme
she had devised to defraud James W.
Osborne.

Bench warrants for the three men
were immediately issued by Circuit
Court Judge Cushman, to whom the
Grand Jury reported its findings. It
was not considered necessary to take
this action until the indictment was
returned on the charge of conspiracy.
The indictment was returned by the
United States Commissioner Houghton
after the government presented to him a
prima facie case against the girl.

One Drops Dead, Others Collapse, for Want of Drug

Ten Men Apply at Hospitals
Fearing They Will Become
Insane or Die.

The man dropped dead yesterday, sev-
eral others fainted in hospitals and on
the street in various parts of the city
and ten men applied for admission
to hospitals—all as a result of police
activities in stopping illegal traffic in
drugs.

The men said they would become in-
sane or die unless something were done
for them. The stocks of drugs on hand
before the new law went into effect,
they said, had become exhausted and the
conviction of Paul Borchard, the chemist,
had shut off their supply entirely.

One of them said a man had been sent
to Philadelphia this week with \$2,000,
with which to purchase heroin, cocaine
and other drugs, but had been unable
to buy any there.

Charles Hunt, 21, of 364 East Ninety-
sixth street is the dead man. He was
unable to obtain morphine and died from
the effects of a narcotic pill sold to
him on the street Monday night. An Italian,
Hunt's friend, Lauro, who also was
swollen with the pills sold to him
by the Italian, is in a critical condition
in the Blackwell's Island Hospital. Me-
Mahon, who lives at 207 East
Ninety-ninth street.

Patrolman Robert Conley notified the
two men acting as if stupefied last night
at Second Avenue and 107th street.
In a hurried statement made to Pat-
rolman Conley, McMahon could shed
no light on the nature of the drug that
killed Hunt. Neither could he give the
scale of the sale of drugs of public and
other deposits effected by and
through him during the summer
and autumn of 1914 at a time
when financial conditions were ex-
ceedingly uncertain in this country
because of the great war in
Europe.

"And he claims this credit in
face of the fact that although
early in the controversy he was
requested, first by the directors of
the bank and then by the at-
torney of the bank, to specify
practices to which he objected, he
persistently refused to do so, re-
sponding to such a request
by the board of directors:
'Your artless inquiry is under-
stood and appreciated and making
no response whatever to the re-
quest of the attorney of the bank
transmitted through the national
bank examiner.'

BRYAN BOOMS WILSON AGAIN.

Indicates President Will Be in the
Field in 1916.

PATRICK, April 13.—Secretary
of the Interior, in a speech delivered
at the annual dinner of the Jefferson
Club at the Hotel Adelphi to-night, in-
dicated that he expected to see President
Wilson's successful candidate of the
Democratic party next year.

Every mention of the President's name
throughout the evening was the signal
for a demonstration and the climax was
reached when Mr. Bryan declared amid
cheers that he doubted seriously whether
the American people would continue
to endorse the doctrine of crystal-
lized into law during the last two years.

Lewis Sees Wilson as an Altruist

Sure He Would Seek Private
Life "If"—Not Inspired,
Says Tumulty.

About 400 members of the National
Democratic Club celebrated the 72d
birthday of Thomas Jefferson with a
banquet at the Hotel Savoy last night.
United States Senator J. Hamilton Lewis
made the speech of the evening. His
topic was "The Republic." In the course
of his address he said:

"President Wilson has never had in
him the selfish object of seeking
re-election as a return for the discharge
of his obligation to his party and his
country. I dare say that if the
President can have all the policies
to which he is pledged to the people
executed into law and could be then
left to his own free will he not only
would abandon public office for the
private refuge of home, family and
family.

WILSON ASKS NATION TO HONOR LINCOLN

WASHINGTON, April 13.—The Presi-
dent to-day issued this executive
order:

"As an evidence of the profound
affection of the American people for
the memory of Abraham Lincoln it is
hereby ordered that the executive offices of
the United States shall be closed and
the national flag be displayed at half
mast upon all Federal buildings and
on all vessels of the United States, and
that the representatives of the United States
in foreign countries shall in like
manner pay appropriate tribute to
his memory on Thursday, April 15, 1915,
the fiftieth anniversary of his death.

"The owners and masters of all
merchant ships of the United States
are requested similarly to display the
national flag at half mast."

Whitman's Proclamation.

ALBANY, April 13.—Gov. Whitman
issued this proclamation to-day:

"Whereas, the fiftieth anniversary
of the death of Abraham Lincoln will
be celebrated on Thursday, April 15, 1915,
the fiftieth anniversary of the death of
this great American statesman and
hero, it is hereby ordered that the
flags on all the public buildings of
the State be placed at half mast on that
day."

The hearing closed, however, without
a member of the Senate committee giv-
ing the faintest intimation of the future
prospects of the bill.

The bill was attacked in the same
manner as was the Talmage measure,
which would impose a tax upon secured
debts already exempted under the law
from further taxation. The bankers
characterized it as a tax on widows and
children, based upon an unwarranted
presumption, and a measure which
threatened to drive business out of the
State and undermine the financial su-
premacacy of New York.

It was claimed that the bill would
foster evasion and violate a right which
the State itself had tendered holders of
secured debts who had paid the initial
registration exemption fee.

Strong representations were made by
the bankers in an effort to induce the
committee to forego passage of the bill
at this session and to agree to a plan
under which Gov. Whitman could make
a commission to delve into the question
of the feasibility of imposing an annual
tax on exempted secured debts.

The bill was attacked in the same
manner as was the Talmage measure,
which would impose a tax upon secured
debts already exempted under the law
from further taxation. The bankers
characterized it as a tax on widows and
children, based upon an unwarranted
presumption, and a measure which
threatened to drive business out of the
State and undermine the financial su-
premacacy of New York.

It was claimed that the bill would
foster evasion and violate a right which
the State itself had tendered holders of
secured debts who had paid the initial
registration exemption fee.

Strong representations were made by
the bankers in an effort to induce the
committee to forego passage of the bill
at this session and to agree to a plan
under which Gov. Whitman could make
a commission to delve into the question
of the feasibility of imposing an annual
tax on exempted secured debts.

The bill was attacked in the same
manner as was the Talmage measure,
which would impose a tax upon secured
debts already exempted under the law
from further taxation. The bankers
characterized it as a tax on widows and
children, based upon an unwarranted
presumption, and a measure which
threatened to drive business out of the
State and undermine the financial su-
premacacy of New York.

It was claimed that the bill would
foster evasion and violate a right which
the State itself had tendered holders of
secured debts who had paid the initial
registration exemption fee.

Strong representations were made by
the bankers in an effort to induce the
committee to forego passage of the bill
at this session and to agree to a plan
under which Gov. Whitman could make
a commission to delve into the question
of the feasibility of imposing an annual
tax on exempted secured debts.

The bill was attacked in the same
manner as was the Talmage measure,
which would impose a tax upon secured
debts already exempted under the law
from further taxation. The bankers
characterized it as a tax on widows and
children, based upon an unwarranted
presumption, and a measure which
threatened to drive business out of the
State and undermine the financial su-
premacacy of New York.

It was claimed that the bill would
foster evasion and violate a right which
the State itself had tendered holders of
secured debts who had paid the initial
registration exemption fee.

WILSON ASKS NATION TO HONOR LINCOLN

WASHINGTON, April 13.—The Presi-
dent to-day issued this executive
order:

"As an evidence of the profound
affection of the American people for
the memory of Abraham Lincoln it is
hereby ordered that the executive offices of
the United States shall be closed and
the national flag be displayed at half
mast upon all Federal buildings and
on all vessels of the United States, and
that the representatives of the United States
in foreign countries shall in like
manner pay appropriate tribute to
his memory on Thursday, April 15, 1915,
the fiftieth anniversary of his death.

"The owners and masters of all
merchant ships of the United States
are requested similarly to display the
national flag at half mast."

Whitman's Proclamation.

ALBANY, April 13.—Gov. Whitman
issued this proclamation to-day:

"Whereas, the fiftieth anniversary
of the death of Abraham Lincoln will
be celebrated on Thursday, April 15, 1915,
the fiftieth anniversary of the death of
this great American statesman and
hero, it is hereby ordered that the
flags on all the public buildings of
the State be placed at half mast on that
day."

The hearing closed, however, without
a member of the Senate committee giv-
ing the faintest intimation of the future
prospects of the bill.

The bill was attacked in the same
manner as was the Talmage measure,
which would impose a tax upon secured
debts already exempted under the law
from further taxation. The bankers
characterized it as a tax on widows and
children, based upon an unwarranted
presumption, and a measure which
threatened to drive business out of the
State and undermine the financial su-
premacacy of New York.

It was claimed that the bill would
foster evasion and violate a right which
the State itself had tendered holders of
secured debts who had paid the initial
registration exemption fee.

Strong representations were made by
the bankers in an effort to induce the
committee to forego passage of the bill
at this session and to agree to a plan
under which Gov. Whitman could make
a commission to delve into the question
of the feasibility of imposing an annual
tax on exempted secured debts.

The bill was attacked in the same
manner as was the Talmage measure,
which would impose a tax upon secured
debts already exempted under the law
from further taxation. The bankers
characterized it as a tax on widows and
children, based upon an unwarranted
presumption, and a measure which
threatened to drive business out of the
State and undermine the financial su-
premacacy of New York.

It was claimed that the bill would
foster evasion and violate a right which
the State itself had tendered holders of
secured debts who had paid the initial
registration exemption fee.

Strong representations were made by
the bankers in an effort to induce the
committee to forego passage of the bill
at this session and to agree to a plan
under which Gov. Whitman could make
a commission to delve into the question
of the feasibility of imposing an annual
tax on exempted secured debts.

The bill was attacked in the same
manner as was the Talmage measure,
which would impose a tax upon secured
debts already exempted under the law
from further taxation. The bankers
characterized it as a tax on widows and
children, based upon an unwarranted
presumption, and a measure which
threatened to drive business out of the
State and undermine the financial su-
premacacy of New York.

It was claimed that the bill would
foster evasion and violate a right which
the State itself had tendered holders of
secured debts who had paid the initial
registration exemption fee.

Strong representations were made by
the bankers in an effort to induce the
committee to forego passage of the bill
at this session and to agree to a plan
under which Gov. Whitman could make
a commission to delve into the question
of the feasibility of imposing an annual
tax on exempted secured debts.

The bill was attacked in the same
manner as was the Talmage measure,
which would impose a tax upon secured
debts already exempted under the law
from further taxation. The bankers
characterized it as a tax on widows and
children, based upon an unwarranted
presumption, and a measure which
threatened to drive business out of the
State and undermine the financial su-
premacacy of New York.

It was claimed that the bill would
foster evasion and violate a right which
the State itself had tendered holders of
secured debts who had paid the initial
registration exemption fee.

Strong representations were made by
the bankers in an effort to induce the
committee to forego passage of the bill
at this session and to agree to a plan
under which Gov. Whitman could make
a commission to delve into the question
of the feasibility of imposing an annual
tax on exempted secured debts.

Riggs Bank's Rejoinder to Comptroller Williams

Points in Williams's Attack Cited as Showing Con-
cealment of Facts and Malicious Misrepresentation
to Injure the Institution.

DECLARES LOANS TO WOMEN AMPLY PROTECTED

WASHINGTON, April 13.—The Riggs
National Bank has issued the following
reply to Comptroller Williams's state-
ment of last night:

"The Comptroller's remarkable
statement handed to the press last
night begins with a falsehood, ac-
cording to the assertion made by
the Attorney-General to-day and
reported in the afternoon papers.
"With a view to creating the im-
pression that the methods of the
Riggs National Bank were re-
garded as worthy of legal action
not alone by himself but by the
Department of Justice as well Mr.
Williams said in his statement:

"The recent investigation of
the Riggs National Bank disclosed
irregularities and unlawful prac-
tices on the part of certain of-
ficers of sufficient importance to
merit their reference to the De-
partment of Justice, and that
Department engaged the services
of Louis D. Brandeis of Boston
some weeks ago as special counsel
in the case."

"Attorney-General Gregory
stated at noon to-day that Mr.
Brancheis had not been engaged by
the Department of Justice. He
said he had no objection to re-
taining Mr. Brandeis if it was
desired by the Treasury officials,
but that the statement that he
had been engaged by the Depart-
ment was incorrect.

"Mr. Gregory added that he had
understood that the Treasury of-
ficials had been consulting Mr.
Brancheis, but that his Department
had had nothing to do with that.

Typical Attitude.
In the Comptroller's next para-
graph he characterizes as 'temer-
ity' the case of the bank in ap-
pealing to a court of justice for
protection against this unlawful
exercise of his authority, which is
typical of the entire personal and
official attitude of Mr. Williams.

"The Comptroller declares that
the bank is solvent, but no one
can read a balance sheet and find
out without knowing that he
would never have made that ad-
mission except for the fact that
the bank is so absolutely solvent
that the ingenuity of malice could
not suggest otherwise.

"But he attempts to take credit
for this a statement of the officers
of the bank and of the safeguarding
of its depositors by saying that if
the methods and practices com-
plained of had been permitted to
continue the results would have
been serious.

"All this he says in face of the
widespread knowledge of those
who are holders of public and
other deposits effected by and
through him during the summer
and autumn of 1914 at a time
when financial conditions were ex-
ceedingly uncertain in this country
because of the great war in
Europe.

"And he claims this credit in
face of the fact that although
early in the controversy he was
requested, first by the directors of
the bank and then by the at-
torney of the bank, to specify
practices to which he objected, he
persistently refused to do so, re-
sponding to such a request
by the board of directors:
'Your artless inquiry is under-
stood and appreciated and making
no response whatever to the re-
quest of the attorney of the bank
transmitted through the national
bank examiner.'

The Loans to Women.

"The Comptroller complains that
the bank is loaning more than a
million dollars to women, and adds
that much of it is on highly
speculative stocks. The truth is
that the one million dollars now
loaned to women is secured by
excellent collateral with a value
of about two million dollars.

"Descending into particulars, we
will say that notwithstanding the
fact that for nine months the
Comptroller has been searching
this bank for subjects of criticism
and of possible legal action, and
although he has in more than one
communication referred to these
loans to women, he has ventured
to criticize but one loan of that
class and that bank promptly
reduced on its books by charging
off a portion of it, although the
Comptroller had no direct, and
the collateral behind this loan to-
day is worth 30 per cent. more
than the amount at which the loan
is carried on the books.

"The Comptroller does himself
no credit and his department no
credit in this connection. He
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been unable to find a single
case in which a loan to women
has been made without adequate
collateral, and he has been unable
to find a single case in which a
loan to women has been made
without adequate collateral, and he
has been